

seeks to convey is the notion of modularity in taking various types of biller data 23, preprocessing where necessary, and parsing according to rules in parsing engine 24 (which may be need not be done according to a URDL 25), in order to place that biller data 23 in the form of a common document model tree. Think of the common document model/data model according to the present invention as a list of every field of data, and its attribute (such as, for example, bill number and tag denoting bill number) that could occur in any bill desired to be presented by any biller. Not every biller's biller data 23 or bill will have all of that information; instead, it only has a subset of all data and attributes which could be accommodated by the common document model/data model. Accordingly, the biller's subset, which contains data and attributes which can be stored and processed according to the model, but not all of them, is known as the common document model/data model tree 38. Tree 38, or fairly close to it, is the output of parsing engine 24. Database loader 40 then takes tree 38 and loads it efficiently, effectively, and in conventional fashion in the same sort of way various subsets of data are loaded, for example into a global XML data model, onto database 26 which is structured according to common document model/storage models of the present invention.